



Reference No. 6.41

SUPERANNUATION, FEBRUARY 1974 (PRELIMINARY STATEMENT)

MAIN FEATURES

- Of the 5.75 million civilians who were employed in February 1974, 1.65 million, or 28.7 per cent, were covered by a superannuation or pension-type scheme.
- Percentages covered in various groups were:
 - males 35.6, females 15.1
 - private sector 21.0, government sector 57.5
 - manual workers 21.4, non-manual workers 38.0
- Of persons not in the labour force, approximately 430,000 persons, or 12.1 per cent, had already received, or were receiving at the time of the survey, benefits from a superannuation or pension-type scheme.
 - 24.6 per cent were receiving a pension only, 69.7 per cent had received only a lump-sum payment and 5.7 per cent had been entitled to both a lump-sum payment and a pension.

EXPLANATORY NOTES

Introduction

In February 1974 a survey, based on the quarterly population survey, was conducted throughout Australia in order to obtain information about employed persons covered by superannuation-type schemes and those not so covered, and about other persons who were receiving or had received benefits from such schemes.

2. This statement contains only a summary of the more important results of the survey. More detailed estimates, which will be published in a bulletin to be issued as soon as possible, are available on request. The estimates shown are preliminary and are subject to revision.

The population survey

3. The survey is based on a multi-stage area sample of private dwellings (about 27,000 houses, flats, etc.) and non-private dwellings (hotels, motels, etc.) and covers about two-thirds of one per cent of the population of Australia. The information is obtained from the occupants of selected dwellings by carefully chosen and specially trained interviewers, the interviews being carried out during a four-week period.

Scope

4. The estimates relate to all persons aged 15 years and over, except members of the permanent armed forces, national servicemen enlisted in the Regular Army Supplement and certain diplomatic personnel customarily excluded from census and estimated populations. Persons who were patients in hospitals and sanatoria, and for whom, for the purposes of the survey, the institution was regarded as their dwelling, were included in the survey. Inmates of gaols, reformatories, etc. were excluded.

Definitions

5. A *superannuation, provident, pension or retirement scheme* is any fund, association, scheme or organisation set up for the purpose of providing financial cover for members when they retire. Cover may be extended to members who are compelled to retire before normal retiring age due to ill-health or incapacity to continue working (invalidity) and/or to dependent wives and children in the case of the death of the member. It may be conducted by individual employers for employees of their own organisation only, or by insurance companies, banks, etc., on behalf of many employers or members. It may be contributory, i.e. members contribute to the cover they have arranged, or non-contributory, i.e. the employer pays all contributions. A scheme may be compulsory or non-compulsory; it may be limited by age and/or sex and/or marital status barriers or not limited at all; it may be open only to certain classes of workers in an organisation, e.g. office staff only, or to all employees. In the case of wage or salary earners, such a scheme is usually available only to occupants of permanent or long-term jobs (as defined below).

6. A *superannuation pension* is a payment received on a regular basis (e.g. fortnightly) from any superannuation or similar scheme by the member or his or her dependants. A *lump sum payment* is an amount paid to a member of a scheme, or to his or her dependants, on ceasing employment or membership of the scheme. It does *not* include annual leave, sick leave or other payments on terminating employment, e.g. bonuses. It may be only a refund of the member's contributions with or without interest added, or it may include an employer's contribution.

7. A *permanent job* is one in which a person is, or will become eligible for paid annual leave, sick leave (in addition to workers' compensation) and long service leave. The appointment is usually for an indefinite

period of time. The conditions offered by the job, rather than the length of time a person spends in a job, determine whether the job is permanent or not, e.g. a person who takes a job which provides holiday pay and sick leave, but who leaves shortly after accepting it, would be considered to have had a permanent job. A *long-term job* is one which is neither a permanent job as defined above nor one of the following:

- (i) a job where both the employer and the employee understand that it will be of short duration;
- (ii) a job where a person has worked for a long period of time at infrequent intervals, e.g. as a "fill-in" teacher when permanent staff were absent;
- (iii) a "casual" job except where the job is on a "permanent-casual" basis, e.g. a barmaid employed as a casual for a long period.

On occasions the only difference between a permanent job and a long-term job may be the fact that an employee has not passed a medical examination but has met all other conditions of a permanent job. In such cases the employee may be a member of a superannuation or pension-type scheme.

8. *Manual occupations* comprise farmers, fishermen, hunters and timber-getters; miners and quarrymen; most transport and communication workers; tradesmen, production-process workers and labourers; and most service, sport and recreation workers.

9. *Non-manual occupations* comprise professional, technical, administrative, executive, managerial, clerical and sales workers, wool classers, certain transport and communication workers such as ships' officers, aircraft pilots, stationmasters, postmasters, etc. and photographers.

10. *Government employees* comprise not only administrative employees but also all other employees of government bodies (Australian, State, local and semi-government) on services such as railways, road transport, banks, post office, air transport, education (including universities), broadcasting, radio and television, police, public works, factories, departmental hospitals and institutions, migrant hostels, etc.

11. The *labour force* comprises all persons who, during survey week, were employed or unemployed, according to the definitions customarily used in the population survey. For detailed definitions see *The Labour Force* (Reference No. 6.20).

Reliability of the estimates

12. Since the estimates in this statement are based on a sample, they may differ from the figures that would have been obtained from a complete census using the same questionnaires and procedures. One measure of the likely difference is given by the *standard error*, which indicates the extent to which an estimate might have varied by chance because only a sample, and not the whole population, was enumerated. The smaller the estimate the higher is the relative standard error: for example, the relative standard error of an estimate of 2,000,000 is approximately 0.5 per cent (10,000) while that of an estimate of 20,000 is approximately 8.0 per cent (1,600). There are about two chances in three that a sample estimate will differ by less than one standard error from the figure that would have been obtained from a comparable complete enumeration, and about nineteen chances in twenty that the difference will be less than two standard errors. Estimates less than 4,000 have not been shown as they would be subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Although in some cases figures for these small components can be derived by subtraction, they should not be regarded as reliable. More information on this topic, together with a table of estimated standard errors, is given in the quarterly bulletin *The Labour Force*.

Basis of estimation

13. Estimates in this statement are based on benchmarks derived from results of the 1971 Census of Population and Housing, and some may differ from corresponding figures published in *The Labour Force*, February 1974 (Preliminary Statement) (Reference No. 6.32). See page 3, paragraphs 11-13 of *The Labour Force*, November 1973 (Reference No. 6.20).

NOTE. Any discrepancies between totals and sums of components in tables are due to rounding.

TABLE 1. – CIVILIAN POPULATION AGED 15 YEARS AND OVER (a) : EMPLOYMENT STATUS
AND SUPERANNUATION COVER, FEBRUARY 1974 (b)
(‘000)

	Males	Females	Persons
EMPLOYED			
Total employed	3,811.2	1,936.9	5,748.1
<i>Covered in present job</i>	<i>1,358.3</i>	<i>293.0</i>	<i>1,651.3</i>
<i>Not covered in present job</i>	<i>2,452.9</i>	<i>1,643.9</i>	<i>4,096.8</i>
Receiving or had received benefit	289.6	157.7	447.2
From own previous job	288.9	151.2	440.1
From job of other person	*	6.5	7.2
No benefit received	2,163.3	1,486.2	3,649.5
Covered in previous job (c)	57.2	20.2	77.3
Not covered in previous job	1,084.1	782.4	1,866.5
No previous permanent or long-term job	1,022.0	683.7	1,705.7
UNEMPLOYED			
Total unemployed	56.3	64.0	120.2
<i>Receiving or had received benefit</i>	<i>6.3</i>	<i>6.8</i>	<i>13.2</i>
From own previous job	6.3	6.4	12.8
From job of other person	*	*	*
<i>No benefit received</i>	<i>49.9</i>	<i>57.1</i>	<i>107.0</i>
Covered in previous job (c)	*	*	*
Not covered in previous job	25.5	31.2	56.6
No permanent or long-term job	23.0	25.0	47.9
NOT IN THE LABOUR FORCE			
Total not in the labour force	798.3	2,767.1	3,565.5
<i>Receiving or had received benefit</i>	<i>167.4</i>	<i>263.9</i>	<i>431.3</i>
From own previous job	166.8	206.0	372.8
From job of other person	*	57.8	58.5
<i>No benefit received</i>	<i>630.9</i>	<i>2,503.3</i>	<i>3,134.2</i>
Covered in previous job (c)	9.0	31.2	40.2
Not covered in previous job	314.0	1,289.9	1,603.9
No permanent or long-term job	307.9	1,182.2	1,490.2
TOTAL			
Total civilian population aged 15 years and over	4,665.8	4,768.0	9,433.8
<i>Covered in present job</i>	<i>1,358.3</i>	<i>293.0</i>	<i>1,651.3</i>
<i>Not covered in present job or no present job</i>	<i>3,307.5</i>	<i>4,475.0</i>	<i>7,782.5</i>
Receiving or had received benefit	463.3	428.4	891.7
From own previous job	462.0	363.6	825.7
From job of other person	*	64.7	66.0
No benefit received	2,844.2	4,046.6	6,890.8
Covered in previous job (c)	67.6	52.3	120.0
Not covered in previous job	1,423.6	2,103.5	3,527.0
No permanent or long-term job (other than present job if any)	1,352.9	1,890.9	3,243.8

(a) For scope of survey see page 1, paragraph 4. (b) For definitions see paragraphs 5-11. (c) Persons who stated that they were covered in their previous job but had not received any benefit at the time of the survey.

* Less than 4,000. See page 2, paragraph 12.

TABLE 2. - EMPLOYED PERSONS (a) COVERED BY A SUPERANNUATION - TYPE
SCHEME : AGE AND WEEKLY CONTRIBUTIONS, FEBRUARY 1974 (b)
(000)

Weekly rate of contributions (\$)	Age group (years)							Total
	15-19	20-24	25-34	35-44	45-54	55-59	60 and over	
MALES								
Nil	*	5.8	19.4	19.6	15.1	9.9	7.9	78.8
Under 1	6.0	*	11.1	13.1	16.5	5.3	4.1	59.6
1 and under 2	8.7	17.1	28.9	26.9	29.3	12.4	9.2	132.5
2 " " 3	8.6	27.5	40.0	30.9	36.5	16.2	10.9	170.6
3 " " 4	4.0	27.8	43.5	30.5	30.2	10.8	9.3	156.1
4 " " 5		21.2	40.8	27.5	26.8	8.8	5.4	134.1
5 " " 6	4.8	18.7	47.7	30.9	27.5	9.3	8.0	143.6
6 " " 7	*	5.9	31.6	25.7	21.3	5.9	*	94.1
7 " " 8	*		22.9	21.9	16.8	4.5		72.5
8 " " 9	*	4.9	16.7	15.8	15.0	*	5.2	54.7
9 " " 10	*		9.9	10.8	10.0			35.5
10 " " 12	*		15.3	23.5	19.2	7.5	4.3	67.3
12 " " 15	*	4.4	7.4	15.2	20.7			51.3
15 " " 20	*		4.8	11.1	21.7	8.5	6.0	46.4
20 and over	*		*	7.7	25.5	12.4	11.3	61.3
Total	35.2	137.1	344.1	310.9	332.1	113.8	84.9	1,358.3
FEMALES								
Under 1	4.6	*	*	5.3	4.8	(c) 4.4		24.7
1 and under 2	13.4	14.4	4.1	5.4	9.1			48.2
2 " " 3	8.4	18.0	10.7	6.9	8.6	4.1		54.9
3 " " 4	4.6	14.2	11.1	6.2	10.0			48.4
4 " " 5	*	11.2	11.2	6.2	6.1	4.6		39.2
5 " " 6	*	7.9	7.0	*	5.5	*		25.7
6 " " 12	*	6.4	9.1	8.9	7.2	4.1		35.9
12 and over	*	*	*	4.0	6.3	*		16.0
Total	33.9	74.9	59.0	46.6	57.5	21.1		293.0
PERSONS								
Nil	*	6.7	21.3	22.1	18.8	11.5	9.3	91.5
Under 1	9.9	5.2	12.2	15.9	17.6	5.8	4.9	71.6
1 and under 2	22.1	31.5	33.0	32.4	38.4	13.7	9.7	180.7
2 " " 3	17.1	45.5	50.8	37.8	45.1	17.8	11.5	225.5
3 " " 4	8.7	42.0	54.7	36.7	40.2	12.1	10.3	204.5
4 " " 5	5.5	32.5	52.1	33.6	32.9	10.9	5.7	173.3
5 " " 6	*	26.6	54.7	34.7	33.0	9.9	8.7	169.3
6 " " 7	*	9.8	34.2	29.4	22.7	6.3		106.6
7 " " 8	*	4.0	25.9	23.8	18.8	5.5	6.9	82.3
8 " " 9	*	*	18.2	17.5	16.3			59.6
9 " " 10	*	*	11.1	11.3	10.9	5.2	4.5	38.8
10 " " 12	*	*	16.0	24.5	20.7	6.4		72.6
12 " " 15	*	*	9.0	16.1	21.9	4.1	5.4	55.6
15 " " 20	*	*	5.5	12.8	23.5	5.4	*	51.5
20 and over	*	*	4.4	9.1	28.8	13.6	11.5	67.9
Total	69.2	212.0	403.1	357.6	389.6	128.0	91.8	1,651.3

(a) Civilians aged 15 years and over. See page 1, paragraph 4. (b) For definitions see paragraphs 5-11. (c) Females aged 55 years and over.

* Less than 4,000. See page 2, paragraph 12.

TABLE 3. – EMPLOYED PERSONS (a) : SUPERANNUATION COVER, OCCUPATIONAL STATUS AND TYPE OF OCCUPATION, FEBRUARY 1974 (b)

Occupational status and type of occupation	Males			Females			Persons		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
NUMBER ('000)									
Employers and self-employed	58.0	563.2	621.1	5.1	185.1	190.2	63.0	748.3	811.3
Wage and salary earners									
Private	735.4	1,598.9	2,334.3	153.2	1,232.8	1,386.0	888.5	2,831.7	3,720.3
Government	565.0	290.8	855.8	134.8	226.0	360.8	699.8	516.8	1,216.5
Total	1,300.3	1,889.7	3,190.1	288.0	1,458.8	1,746.7	1,588.3	3,348.5	4,936.8
Total employed	1,358.3	2,452.9	3,811.2	293.0	1,643.9	1,936.9	1,651.3	4,096.8	5,748.1
Manual workers	640.4	1,866.3	2,506.7	41.9	647.1	689.0	682.3	2,513.4	3,195.7
Non-manual workers	717.9	586.6	1,304.5	251.2	996.8	1,248.0	969.1	1,583.4	2,552.5
PER CENT OF TOTAL									
Employers and self-employed	9.3	90.7	100.0	2.7	97.3	100.0	7.8	92.2	100.0
Wage and salary earners									
Private	31.5	68.5	100.0	11.1	88.9	100.0	23.9	76.1	100.0
Government	66.0	34.0	100.0	37.4	62.6	100.0	57.5	42.5	100.0
Total	40.8	59.2	100.0	16.5	83.5	100.0	32.2	67.8	100.0
Total employed	35.6	64.4	100.0	15.1	84.9	100.0	28.7	71.3	100.0
Manual workers	25.5	74.5	100.0	6.1	93.9	100.0	21.4	78.6	100.0
Non-manual workers	55.0	45.0	100.0	20.1	79.9	100.0	38.0	62.0	100.0

(a) Civilians aged 15 years and over. See page 1, paragraph 4. (b) For definitions see paragraphs 5-11

TABLE 4. – PERSONS WHO WERE RECEIVING OR HAD RECEIVED BENEFIT FROM A SUPERANNUATION-TYPE SCHEME (a) : TYPE AND SOURCE OF BENEFIT, FEBRUARY 1974 (b) ('000)

Type of benefit	Males		Females			Persons		
	Own job	Total (c)	Own job	Spouse's job	Total (d)	Own job	Spouse's job	Total (d)
Pension only	68.3	68.9	10.1	38.7	49.3	78.4	39.1	118.2
Lump sum only	372.7	373.4	351.8	19.1	371.6	724.4	19.7	745.0
Pension and lump sum	21.0	21.0	*	5.7	7.5	22.8	5.7	28.5
Total	462.0	463.3	363.6	63.5	428.4	825.7	64.5	891.7

(a) Civilians aged 15 years and over. See page 1, paragraph 4. (b) For definitions see paragraphs 5-11. (c) Includes persons whose benefits were provided by another person's job. (d) Includes persons whose benefits were provided by another person's job (other than spouses's).

* Less than 4,000. See page 2, paragraph 12.

NOTE. A person covered by superannuation, etc. in his present job was not asked whether he was also receiving or had received a benefit from a previous job. Such persons are excluded from the estimates above.

**TABLE 5. — PERSONS IN RECEIPT OF A SUPERANNUATION PENSION (a) :
WEEKLY AMOUNT OF PENSION (b) AND AGE, FEBRUARY 1974 (c)**

Weekly amount of pension (b) (\$)	Age group (years)					Total	
	15-59 ('000)	60-64 ('000)	65-69 ('000)	70-74 ('000)	75 and over ('000)	Number ('000)	Cumulative percentage
MALES							
Under 10			7.4	7.5	8.3	8.8	9.7
10 and under 20						17.5	29.2
20 " " 30	4.9	7.6	6.7	5.4	4.5	11.2	41.6
30 " " 40						10.4	53.2
40 " " 50			*	5.3	*	7.6	61.6
50 " " 60						7.1	69.6
60 " " 70						4.9	75.0
70 " " 80	*	7.2	9.4	4.2	*	4.5	80.0
80 and over						18.0	
<i>Total</i>	8.3	14.8	26.7	22.3	17.8	89.9	100.0
FEMALES							
Under 10					6.3	14.4	25.3
10 and under 20	4.4	4.8	5.5	5.9	6.3	12.6	47.6
20 " " 30					5.6	11.6	68.1
30 " " 40						4.6	76.2
40 " " 50			*	*	*	5.1	85.2
50 " " 60	4.4	4.1				*	89.6
60 and over						5.9	
<i>Total</i>	8.8	8.9	8.6	9.6	21.0	56.8	100.0
PERSONS							
Under 10		*	6.2	5.3	8.4	23.1	15.8
10 and under 20	5.8	4.0	5.5	6.4	12.5	30.1	36.3
20 " " 30		*	4.7	*	8.0	22.9	51.9
30 " " 40		*	*	4.3		15.0	62.1
40 " " 50	6.2	*	4.7	6.4	6.4	12.7	70.7
50 " " 60						9.7	77.3
60 " " 70		*	4.2			7.0	82.1
70 " " 80	5.1			5.6	*	6.0	86.2
80 and over		5.5	6.0			20.3	
<i>Total</i>	17.1	23.7	35.3	31.9	38.8	146.7	100.0

(a) Civilians aged 15 years and over. See page 1, paragraph 4. Excludes persons employed in a job in which they were covered by a superannuation-type scheme. See Note to Table 4. (b) Pensions received at intervals other than weekly have been converted to a weekly basis. (c) For definitions see paragraphs 5-11.

* Less than 4,000. See page 2, paragraph 12.

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr D. Power on 63 9111 extension 2343 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.